



March 2003 *edition*

VETERANS BUSINESS OUTREACH NEWSLETTER

Veterans Building our community's one small business at a time...

U.S. Small Business Administration, Leroy Harris Jr., Veterans Business Development Officer
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CONGRATULATIONS FOR THE SUCCESSFUL SBA VETERAN BUSINESS DEVELOPMENT CONFERENCES

On September 17, 2002, September 19, 2002 and November 6, 2003 the SBA Richmond District Office (RDO) coordinated the first series of Veteran Business Development Conferences for the state of Virginia. They were held in Richmond, Hampton and Norfolk. In attendance for the veteran events were over 250 disabled and non-disabled veterans.

The veteran Business Day events were information seminars for veteran small business owners and potential veteran business owners.

The RDO is in the process of coordinating another series of Veteran Business Development Programs in the Richmond on April 8th, Fredericksburg April 30th, Roanoke May 5th, 2003 and Hampton May 20, 2003. Look for more information soon!

On June 17, 2003 a veteran Business Development

Conference is to be held at the Small Business Resource

Center (SBRC) To Make Reservation contacts the SBRC at 757-314-4222.

VETERANS! EXPLORE THE SBA SOLUTION OUR FIRST NATIONAL SBA E-NEWSLETTER

Small business owners can now access the latest news and information on the U.S. Small Business Administration's loan programs and services directly through a new e-mail newsletter, SBA Solutions.

SBA Solutions the first National SBA e-newsletter, made possible through co-sponsorship between the SBA and Staples, Inc. This free interactive tool is designed for prospective and established entrepreneurs, and is designed to come directly to your e-mail inbox monthly.

Features include relevant topics to small businesses such as Creating a Secure Work Environment, Disaster Preparedness for Small Businesses, Resourceful Ways to Cultivate New Customers, Balancing Work & Family and

Building a Home-based Business.

The newsletter also includes recurring sections: What's New @ SBA, SBA Loans, Disaster Assistance, SBA Online Classroom and Frequently Asked Questions.

Staples, Inc. is an example of a successful small business that received financing from a Small Business Investment Company (SBIC) licensed fund. Today, Staples is an international company whose focus is to give small businesses a way to buy products at prices that were previously available only through large volume purchase discounts.

Sign-up today! For a free subscription to SBA Solutions, visit <http://web.sba.gov/list/>

U.S. FRANCHISES OFFER LEG UP TO EX-MILITARY

The franchise industry is reviving a program to help retired military personnel start their own small businesses. The program, the Veterans Transition Franchise Initiative, or VetFran, allows service members to pay only 10 percent or less of the initial franchise

investment fee, which generally ranges from \$45,000 to \$150,000 for a small business. SBA may guarantee loans up to \$1 million.

Franchising companies would pay the difference. VetFran has 60 franchise companies operating on an initial investment of \$150,000 or less. Participants include Geeks on Call America Inc. in Norfolk, Va., Mail Boxes Etc. Inc. in San Diego, and Pizza Outlet LP in Pittsburgh.

After securing franchise participants with franchise fees at \$150,000 or less, VetFran will look at expanding its franchise investment size and securing other loans to help business owners finance the rest of their payments. For more information click on the following websites:

<http://www.franchise.org/memberservice/vetfran.asp>

<http://ifa.expoventure.com/IFAfranchise/mallnereg/Booths/vetfranopps.html>

<http://www.franchiseregistry.com>

HAVE YOU BEEN TO THE SMALL BUSINESS RESOURCE CENTER?



Make it a point to visit the Small Business Resource Center. They can assist you with many business needs.

They are open Monday, Tuesday, Wednesday and Friday of each week from 9:00 a.m. to 5:00 p.m. and from

10:00 a.m. to 6:00 p.m. on Thursday.

**1130 Tabb Street
Norfolk, VA
(757) 314-4222**

SMALL BUSINESSES AFFECTED BY NATIONAL GUARD AND RESERVE CALL-UPS CAN GET ONLINE ASSISTANCE FROM SBA VETERANS OFFICE

Small business owners or small businesses with essential employees who have been or can be called to active duty by the Reserve or National Guard can get online assistance through a new Web page developed by the U.S. Small Business Administration Office of Veterans Business Development.

The Web site at, <http://www.sba.gov/reservists/>, is part of a larger, comprehensive push by OBVD to provide members of the National Guard and Reserve who own or are an essential employee of a small business with timely information on all SBA programs and services available to them if and when they are called to active duty during a period of military conflict.

“A call to duty of a key employee can be disruptive and financially taxing for a small business that is not prepared,” said SBA Administrator Héctor Barreto. **“It is essential that we at the SBA provide small business owners and employees involved in defending our country with the information and tools they need to prepare for and face that possibility.”**

Thus far, since the attacks on America on Sept. 11, 2001, more than 100,000 Reserve and National Guard members have been called to active duty. In anticipation of an additional call up, the SBA has taken this step to ensure that eligible small businesses are informed of the services available to them.

The site has a list of Veterans Business Development Officers nationwide, information on debt relief, disaster assistance loans, business counseling and training and other SBA resources.

For more information about SBA programs and services for veteran-owned businesses, visit the Office of Veterans Business Development Web site at www.sba.gov/VETS/. For more information about assistance for businesses with key employees in the National Guard or the Reserve, visit the new www.sba.gov/reservists/.

MARK THIS DATE ON YOUR CALENDAR, BRING A FRIEND AND ATTEND ONE OF THESE!!!

Each month a member of the Minority Business Enterprise staff of the Richmond District Office conducts a workshop designed to inform individuals what is generally required to be accepted into the 8(a) business development program.

The SBA's Section 8(a) Program is intended for business development purposes to help socially and economically disadvantaged business owners. SBA assists these firms in gaining equal

access to the resources necessary to develop their business and, thereby, improve their ability to compete on an equal basis in the mainstream of the American economy.

To participate in the 8(a) program, a business must be at least 51 percent unconditionally owned and operated by an individual(s) who is a socially and economically disadvantaged citizen of the United States.

The workshops scheduled for Richmond are held at the Federal Building, 400 North 8th Street, Richmond, VA. The workshops are held in the GSA Joint Conference Room, 4th Floor, Suite 426 & 430 at 10 a.m. For additional information about the program contact Tammy Proffitt at (804) 771-2400, Ext. 116. To schedule attendance at a workshop contact Gloria Jackson at (804) 771-2400, Ext. 115. Dates Are:

2003 SBA VETERANS SMALL BUSINESS WORKSHOP SERIES

FT. LEE ARMY BASE –
Transition Assistance Program (TAP)
Contact Vicky at (804) 734-6612
March 6, April 3, May 8, June 5, July 3,
August 7, September 4

NORFOLK NAVY BASE – Transition
Assistance Program (TAP) Contact
Dian Gram at (757) 444-0668
February 12, February 26, March 5,
March 12, March 19, April 2, April 9,
April 16, April 23, April 30, May 7,
May 14, May 21,

Subscribe or Unsubscribe - If you do not wish to continue receiving this newsletter, just click the reply button and type cancel on the subject line. If you would like to be added to our regular e-mail distribution list, send an e-mail to leroy.harris@sba.gov and request your name, address and e-mail address be added to our list.

Disclaimer Statement - The support given by the U.S. Small Business Administration to this activity does not constitute an express or implied endorsement of any website, opinions, products or services. All SBA programs are extended to the public on a non-discriminatory basis.

Mar 12, 2003, April 9, 2003, May 4, 2003

Need More Business?

An introductory course on the basics of federal government contracting will be held at 9401 Courthouse Road, Suite B Chesterfield, VA 23832 on the third Thursday of each month.

To register for the workshop call (804) 771-2400 Ext. 123 or you can E-mail your reservation to james.williams@sba.gov.

General Business Tip - This month's tip is the Business Owner's Tool Kit. This site will give you features on current business issues and a wealth of information from their guidebook. This includes everything from starting your business, to getting out of your business. There are dozens of downloadable model business documents, financial spreadsheet templates and checklists are also provided.

June 4, June 11, June 18, June 25, 2003

DAHLGREN NAVY BASE –
Transition Assistance Program (TAP)
SBA Workshop-March 4, June 3,
September 9

**Job/information Fair-March 7, June 6,
September 12**
To register contact Janet Giles at 540-
653-1839

FT. EUSTIS ARMY BASE – Transition
Assistance Program (TAP) Contact
Robert Hampton at (757) 878-2905
February 20, March 20, April 10, April
24, 2003, May, 8, May 22, June 19,

This site is at
<http://www.toolkit.cch.com/tools/s/tools.asp>.

Quicken Small Business is another reputable site with valuable Small Business Resource material. Click on this site at:
http://www.quicken.com/small_business/.

Expanding Your Business? Need money?

Whether you are in need of a long-term loan, a working capital loan, a revolving line of credit the SBA has a financing program to fit your needs.

For more information call (804) 771-2400, Ext. 132 or email leroy.harris@sba.gov

Richmond SBA Website:
<http://www.sba.gov/va/>
National SBA Website:
<http://www.sba.gov>

July 24, August 21, September 25

LANGLEY AIR FORCE BASE –
Transition Assistance Program (TAP),
Contact Lisa Surette or Glendeline Lee
at (757) 764-0643 for monthly TAP
schedule information.

**The SMALL BUSINESS RESOURCE
CENTER (SBRC) and the SBA
Veteran Business Development
Conference- June 17, 2003, 9am to 5pm.**
Call (757) 314-4222
(Limit 100)
Learn about the Eight-week Business
Plan Development Course for Veterans
at the SBRC in Norfolk Virginia.